Loan offer Ranking Logic - Postpaid

Objective:

This document outlines the lender selection and ranking methodology used in multi-lender digital lending journeys, in compliance with RBI's neutrality and borrower transparency mandates.

Offer Display and Selection Journey

Following the initial screening stage, the user shall be presented with a comprehensive display of all eligible offers. This page will furnish all the relevant information regarding each offer, including an indicative Key Fact Statement (KFS), thereby enabling the user to make an informed decision.

Upon selecting an offer, the user journey will progress to the next steps associated with the chosen lender. Each offer will also include a visual indicator of approval probability and likelihood of conversion. These indicators are governed by the Loan offer Ranking system which is detailed in the next section.

Loan Offer Ranking Logic:

Eligible loan offers will be ranked based on a scoring system that evaluates the following parameters:

1. Credit limit
    - The credit limit is calculated as per the lender's policy. Higher credit limit would contribute to a better score
2. Funnel conversion
    - Refers to the historical conversion rate for the lender
3. Temporary lender downtime
    - If any lender system is experiencing temporary downtime due to various technology issues
    - This will have a negative impact on the scoring for that particular lender
4. Balance funds available for the month
    - Funds available with the lenders for the particular month's sanctions

All offers will be scored based on the above parameters and displayed in the order of high to low ranking score. Approval chances reflect your likelihood of the Postpaid account getting activated which includes both policy based approvals and any other onboarding checks being performed by the lender.

• Very High, High – Strong likelihood

• Medium – Moderate likelihood
• Low – Limited likelihood

In a scenario where two or more lenders have the same score, their ranking will be determined on a random basis.

Please note - The ranking of eligible offers is determined by the evaluation of borrower profiles against specific lender criteria. Please note that the presented offer details and approval probabilities serve as indicative metrics only; these do not constitute a guarantee and remain subject to modification based on the prevailing policies of the respective lenders.